

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number	09820805
Filing Date	2001-03-30
First Named Inventor	William C. Kitchen
Art Unit	3691
Examiner Name	Lalita M. Hamilton
Attorney Docket Number	23952-0035

U.S. PATENTS

[Remove](#)

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1	4277837		1981-07-07	Stuckert	
	2	4319336		1982-03-09	Anderson, et al.	
	3	4460960		1984-07-17	Anderson, et al.	
	4	4484328		1984-11-20	Schlaflly	
	5	4649563		1987-03-10	Riskin	
	6	4734858		1988-03-29	Schlaflly	
	7	4745559		1988-05-17	Willis, et al.	
	8	4799156		1989-01-17	Shavit, et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09820805
Filing Date		2001-03-30
First Named Inventor	William C. Kitchen	
Art Unit	3691	
Examiner Name	Lalita M. Hamilton	
Attorney Docket Number	23952-0035	

9	4823264		1989-04-18	Deming	
10	4882675		1989-11-21	Nichtberger, et al.	
11	4947028		1990-08-07	Gorog	
12	4974878		1990-12-04	Josephson	
13	5025373		1991-06-18	Keyser, Jr., et al.	
14	5121945		1992-06-16	Thomson, et al.	
15	5231571		1993-07-27	D'Agostino	
16	5265008		1993-11-23	Benton, et al.	
17	5283829		1994-02-01	Anderson	
18	5290847		1994-03-01	Yukimoto, et al.	
19	5326959		1994-07-05	Perazza	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.H./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09820805
Filing Date	2001-03-30
First Named Inventor	William C. Kitchen
Art Unit	3691
Examiner Name	Laila M. Hamilton
Attorney Docket Number	23952-0035

20	5336870	1994-08-09	Hughes, et al.	
21	5341429	1994-08-23	Stringer, et al.	
22	5347632	1994-09-13	Filepp, et al.	
23	5420405	1995-05-30	Chasek	
24	5496991	1996-03-05	Delfer, III, et al.	
25	5594910	1997-01-14	Filepp, et al.	
26	5649118	1997-07-15	Carlisle, et al.	
27	5710889	1998-01-20	Clark, et al.	
28	5727249	1998-03-10	Pollin	
29	5750972	1998-05-12	Botvin	
30	5815665	1998-09-29	Teper, et al.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.H./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09820805
Filing Date	2001-03-30
First Named Inventor	William C. Kitchen
Art Unit	3691
Examiner Name	Lalita M. Hamilton
Attorney Docket Number	23952-0035

31	6032133	2000-02-29	Hilt, et al.	
32	6173272	2001-01-09	Thomas, et al.	
33	6304857	2001-10-16	Heindel, et al.	
34	6334116	2001-12-25	Ganesan, et al.	
35	6343275	2002-01-29	Wong	
36	6374229	2002-04-16	Lowery, et al.	
37	6408284	2002-06-18	Hilt, et al.	
38	6438527	2002-08-20	Powar	
39	6542912	2003-04-01	Meltzer, et al.	
40	6622128	2003-09-16	Bedell, et al.	
41	6625616	2003-09-23	Dragon, et al.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.H./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number	09820805
Filing Date	2001-03-30
First Named Inventor	William C. Kitchen
Art Unit	3691
Examiner Name	Laila M. Hamilton
Attorney Docket Number	23952-0035

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

U.S. PATENT APPLICATION PUBLICATIONS

Remove

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

Add

FOREIGN PATENT DOCUMENTS

Remove

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² j	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button.

Add

NON-PATENT LITERATURE DOCUMENTS

Remove

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS); title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	"Myte Myke Business System: Order Entry Billing," Product Literature. Abstract from Microsearch file of Orbit, AN:87-039522.	<input type="checkbox"/>
	2	BRUENE, JIM. "Anatomy of an MSFDC Electronic Bill." June 12, 1997. < http://www.netbanker.com/1997/06/anatomy_msfdc_electronic.html >	<input type="checkbox"/>
	3	CROSSMAN, CRAIG. "Paying Bills Can Be an Electronic Task." Miami Herald, March 12, 1990.	<input type="checkbox"/>
	4	Disclosure under 37 C.F.R. 1.56.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09820805
Filing Date	2001-03-30
First Named Inventor	William C. Kitchen
Art Unit	3691
Examiner Name	Lalita M. Hamilton
Attorney Docket Number	23952-0035

5	HINES, TRACIE FORMAN. "The Check is in the Modern." MacUser, January 1985, vol. 1, no. 1.	<input type="checkbox"/>
6	LEWIS, PETER H. "Personal Computers: Managing Your Money." New York Times, August 29, 1989.	<input type="checkbox"/>
7	MAGID, LAWRENCE J. "Pay Your Bills the PC Way." St. Louis Post Dispatch, July 31, 1989.	<input type="checkbox"/>
8	MALNIG, ANITA. "Roundup of Financial Software: Home Accountant." II Computing, February 1986, pp. 73-74, vol. 1, no. 3.	<input type="checkbox"/>
9	RAE, SHARON GAMBLE. "Electronic Checkbook." Macintosh Buyer's Guide, May 1985, p. 128.	<input type="checkbox"/>
10	SHIPLEY, CHRIS. "I Threw Away My Checkbook." PC Computing, November 1990, p. 112, vol. 3, no. 11.	<input type="checkbox"/>
11	STEINBERG, JEFFREY A. "CheckFree." MacUser, August 1990, p. 68, vol. 6, no. 8.	<input type="checkbox"/>
12	WILLEMSTAD, ROBERT B. "Home Banking: A Case Study." Banker's Magazine, November-December 1984, pp. 4R 55.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/Lalita Hamilton/ (05/27/2008)	Date Considered	
--------------------	--------------------------------	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.